

BLOOMFIELD FILE 2/57

BLOOMFIELD PUBLIC LIBRARY

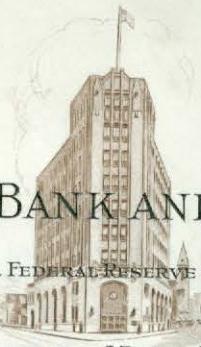
DO NOT CIRCULATE

HISTORY
WORLD WAR
1939-1945.

A HISTORY OF THE WARTIME ACTIVITIES
OF THE BLOOMFIELD BANK & TRUST CO.
AND ITS PERSONNEL

8



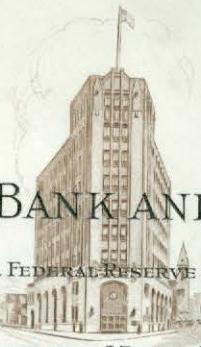


THE BLOOMFIELD BANK AND TRUST COMPANY

MEMBER FEDERAL RESERVE SYSTEM
BLOOMFIELD, NEW JERSEY

WORLD WAR II A HISTORY OF THE WARTIME ACTIVITIES AND ACCOMPLISHMENTS OF THE BLOOMFIELD BANK AND TRUST COMPANY AND ITS PERSONNEL

Period covered 1941-1946



THE BLOOMFIELD BANK AND TRUST COMPANY

MEMBER FEDERAL RESERVE SYSTEM

BLOOMFIELD, NEW JERSEY

WORLD WAR II

A HISTORY OF
THE WARTIME ACTIVITIES
AND ACCOMPLISHMENTS
OF
THE BLOOMFIELD BANK AND TRUST COMPANY
AND ITS PERSONNEL

Period covered 1941-1946

BLOOMFIELD BANK AND TRUST COMPANY
BLOOMFIELD, NEW JERSEY

(1)

The contributions made by banks to the one important objective, Victory, may not have been so dramatic nor appealing to the imagination as the building of planes, ships, tanks and guns. Nevertheless, the part which the banks played in the war effort was an essential link in the chain which was forged to bring the war to a successful conclusion and, it is to be hoped, to a prolonged peace.

Bloomfield was the center of considerable wartime industrial activity. As the war progressed, a number of our local plants found themselves without adequate working capital to handle war contracts. By providing the necessary financial support The Bloomfield Bank and Trust Company was able, in many such instances, to assure uninterrupted production of vital equipment.

Many local industries also were confronted with the problem of handling the payment of wages to thousands of additional employees. This situation was met by extending the hours of service to the public on Friday afternoons to six o'clock. In its broader aspects this additional service also relieved the retail establishments in the community of the burden of carrying large amounts of excess cash which would have been necessary if war workers were not furnished with banking facilities outside the usual banking hours.

For the further convenience of customers, banking-by-mail facilities were widely advertised and encouraged. In addition to the convenience of this method of transacting banking business, it resulted in a substantial savings of valuable time as well as rationed gasoline and tires.

An added wartime service requested of this bank by the Government came with the inauguration of ration banking to serve the retailer for the deposit and clearing of ration stamps. Separate facilities were set up for this purpose and thousands of these items were handled through this department.

The Internal Revenue Code amended by the Current Tax Payment Act of 1943, which became effective July 1, 1943, requires the withholding of employees' income taxes from wages and salaries. To expedite the handling of these taxes, arrangements were made with a number of banks to accept payments on behalf of the Treasury Department. This bank promptly qualified as a depository for this purpose and has handled a considerable volume of these taxes for the Government.

Upon the declaration of war, an Executive Order was issued to place under government control all funds and property of foreign ownership held in this country. Responsibility was placed squarely upon the banks to make this order effective and every effort was made to assist in the location, determination and control of all foreign-held property - a matter of vital importance to this nation.

BLOOMFIELD BANK AND TRUST COMPANY
BLOOMFIELD, NEW JERSEY

(2)

Subsequent to this order banks were called upon by the Government to assist also in obtaining for the Treasury Department a census of property and securities in foreign countries held by every person subject to the jurisdiction of the United States.

Our greatest wartime effort, of course, has been to promote among our banking staff, our customers and the public, the sale of War Bonds and Stamps. Our staff participated 100% in the purchase of War Bonds through the payroll allotment plan from December, 1941 on. Of greater importance, however, are the sales made by this institution to our customers and the public. Below are listed the purchases of War Bonds and Stamps made through this bank for the period beginning May 1, 1941 and ending May 31, 1946:

Series E, F, and G War Bonds	- - - -	\$13,985,750.00
Tax Notes	- - - -	2,528,850.00
War Stamps	- - - -	<u>81,112.15</u>
		16,595,712.15
Special Bond Issues in First War Loan		96,400.00
Second War Loan		264,000.00
Third War Loan		591,000.00
Fourth War Loan		630,500.00
Fifth War Loan		575,500.00
Sixth War Loan		739,500.00
Seventh War Loan		2,350,500.00
Eighth War Loan		<u>1,738,500.00</u>
<u>G R A N D T O T A L</u>		\$23,581,612.15

For the period beginning December 31, 1941 and ending April, 1946 the Bloomfield Bank & Trust Co. purchased for its own investment account, on subscription and in the open market, U.S. Government Bonds in excess of \$18,000,000.00, bringing the bank's total holdings to more than \$21,500,000.00 at the end of this period.

From the beginning of hostilities this bank has diverted a considerable portion of its publicity appropriation to the support of the Government's War Bond sales and to other wartime purposes. A set of large flags, representing all the United Nations was purchased and grandly displayed from the columns of the banking lobby. These flags were loaned out many times to patriotic organizations, schools and drives for various wartime activities. The War Bond window in the lobby was appropriately decorated with a booth-like frame to attract attention. Messages for the various war loans were painted in white on the sidewalk in front of the bank and at numerous cross-walks. Each bond drive was highlighted by a large painted sign on the old Trust Co. building facing up Bloomfield Avenue and on other billboards throughout the town. Our bank employees took turns selling War Bonds and Stamps at the local theatre in the evenings.

BLOOMFIELD BANK AND TRUST COMPANY
BLOOMFIELD, NEW JERSEY

(3)

To assist its customers in dealing with their new and perplexing tax problems and to encourage household budgeting, the bank sponsored a new "Income, Expense and Tax Record." These were so well received that considerably expanded new editions were subsequently printed.

From our staff of employees twenty-two young men and women joined the armed services. Their names follow:

HONOR ROLL

* * *

Willard Andrews	Arthur Henderson
William Brydon	Ellsworth Hopper
Richard Carlson	Audrey Jacobus
Robert Cato	John Kilroy
Lillian Conner	Warren Lackey
James Dennison	William Leese
Robert Farrand	Margaret Macaulay
James Fenstermacher	Frank Millward
Britton Hallowell	Lawrence Molinski
Thomas Heckel	Harry Smith
Verne Grohe	Charles Wernicke

Many of these served overseas. William Brydon and Frank Millward are Purple Heart wearers and Harry Smith was captured and held prisoner by the Germans. Our one Gold Star name is Charles Wernicke. He was shot and killed in France.

A few of the letters to the bank from some of these servicemen are attached to this record.

THE BLOOMFIELD BANK AND TRUST COMPANY

MEMBER FEDERAL RESERVE SYSTEM

BLOOMFIELD, NEW JERSEY

CECIL R. BERRY
PRESIDENT

September 7, 1943

To Our Depositors:

On September 9th the United States Treasury will start the Third War Loan Drive in an attempt to raise 15 billion dollars.

In this War Loan Drive the banks have been excluded from participating; the goal set must be raised entirely from non-banking sources. This means that subscriptions will have to be obtained from twice as many persons as in previous drives, or individual subscriptions this time will have to be doubled.

Treasury issues offered during the forthcoming drive are described in the circular enclosed. We are confident that in the wide range of securities available you will find one or more to meet your individual requirements. We should be glad to furnish additional information regarding any of these securities and to assist you in the selection of the types most suitable for your needs.

Should you subscribe for any of these issues and later find it necessary to use the funds for some other purpose, the series E, F, and G Savings Bonds may be redeemed at fixed redemption values. The other issues are readily salable in the open market, but if circumstances should arise which make it preferable to borrow, the bonds may be pledged with us as collateral for loans on a basis commensurate with the coupon rate of the various securities.

We hope you may find it possible to participate in this financing and that we shall have the privilege of handling your subscription.

Cordially yours,

C R Berry

THE BLOOMFIELD BANK AND TRUST COMPANY

MEMBER FEDERAL RESERVE SYSTEM

BLOOMFIELD, NEW JERSEY

CECIL R. BERRY
PRESIDENT

September 7, 1943

To Our Depositors:

On September 9th the United States Treasury will start the Third War Loan Drive in an attempt to raise 15 billion dollars.

In this War Loan Drive the banks have been excluded from participating; the goal set must be raised entirely from non-banking sources. This means that subscriptions will have to be obtained from twice as many persons as in previous drives, or individual subscriptions this time will have to be doubled.

Treasury issues offered during the forthcoming drive are described in the circular enclosed. We are confident that in the wide range of securities available you will find one or more to meet your individual requirements. We should be glad to furnish additional information regarding any of these securities and to assist you in the selection of the types most suitable for your needs.

Should you subscribe for any of these issues and later find it necessary to use the funds for some other purpose, the series E, F, and G Savings Bonds may be redeemed at fixed redemption values. The other issues are readily salable in the open market, but if circumstances should arise which make it preferable to borrow, the bonds may be pledged with us as collateral for loans on a basis commensurate with the coupon rate of the various securities.

We hope you may find it possible to participate in this financing and that we shall have the privilege of handling your subscription.

Cordially yours,

C R Berry

SECURITIES OFFERED IN SIXTH WAR L

Title of Security	Dated	Due	Cost Price	Yield	Denominations	Registration	Redeem cash m
SERIES E	1st day of month in which purchased	10 yrs. from issue date	75% of maturity value	Varies — 2.90% if held to maturity	\$25 to \$1,000	Registered form only	At hold 60 days date or redemp rule
SERIES F	1st day of month in which purchased	12 yrs. from issue date	74% of maturity value	Varies — 2.53% if held to maturity	\$25 to \$10,000	Registered form only	At hold on 1st of following notice, i months
SERIES G	1st day of month in which purchased	12 yrs. from issue date	100% of maturity value	Varies — 2 1/2% if held to maturity	\$100 to \$10,000	Registered form only	At hold on 1st of following notice, if months *
1 1/4% Treasury Notes — 1947	December 1, 1944	September 15, 1947	100% and interest from December 1, 1944	1 1/4%	\$1,000 to \$1,000,000	Bearer form only	
2% Treasury Bonds 1952-54	December 1, 1944	December 15, 1954	\$500 or \$1,000 bonds, 100%. Over \$1,000, 100% and interest from December 1, 1944 (See interest table)	2%	\$500 to \$1,000,000	Bearer or registered form	At Gov option, at December 1, 100% terest
2 1/2% Treasury Bonds 1966-71	December 1, 1944	March 15, 1971	\$500 or \$1,000 bonds, 100%. Over \$1,000, 100% and interest from December 1, 1944 (See interest table)	2 1/2%	\$500 to \$1,000,000	Bearer or registered form	At Gov option, on March 1, 100% a
7/8% Certificates of Indebtedness	December 1, 1944	December 1, 1945	100% and interest from Dec. 1, 1944 (See interest table)	7/8%	\$1,000 to \$1,000,000	Bearer form only	
Treasury Savings Notes Series C	1st day of month in which purchased	3 years from issue date	100%	Varies — 1.07% if held to maturity	\$100 to \$1,000,000	In inscribed form only	At hold for 6 3/4% ** (See inter

LOAN • November 20th to December 16th

Redeemable for cash prior to maturity	Acceptable in payment of Federal (income, estate or gift) taxes prior to maturity	Use as collateral	Salable in open market	Who may buy	Amount an eligible investor may buy	References
At holder's option, 60 days from issue date on variable redemption schedule	No	No	No	Individuals only	Limited to \$5,000 maturity value in one calendar year ††	† Commercial banks permitted to subscribe for only a limited portion of their savings and time deposits.
At holder's option on 1st of month following one month's notice, if held for 6 months	No	No	No	Anyone †	Not more than \$100,000 issue price of Series F and G together in one calendar year	* On death of owner redeemable at 100% after 6 months from issue date if application is made within 4 months after death.
At holder's option on 1st of month following one month's notice, if held for 6 months *	No	No	No	Anyone †	Not more than \$100,000 issue price of Series F and G together in one calendar year	†† Commercial banks may not subscribe for own account but may purchase after December 16, 1944.
No	No	Yes	Yes, after December 16, 1944	Anyone ††	No limit	‡ Commercial banks permitted to subscribe for only a limited portion of their savings and time deposits but may purchase after December 16, 1944.
At Government's option, on or after December 15, 1952, at 100% and interest	No	Yes	Yes, after December 16, 1944	Anyone †	No limit	** At purchase price only if commercial bank is holder for own account.
At Government's option, on or after March 15, 1966, at 100% and interest	Federal estate taxes only, on death of owner	Yes	Yes, after December 16, 1944	Anyone †	No limit	†† Additional bonds may be purchased in co-ownership form in certain cases.
No	No	Yes	Yes, after December 16, 1944	Anyone ††	No limit	
At holder's option over 6 months, at 10% interest * See interest table)	Yes, during and after 2nd calendar month after purchase	For bank loans only	No	Anyone	No limit	

INTEREST TABLE

7/8%	\$0.024 per day per \$1,000
1 1/4%	\$0.035 per day per \$1,000
2%	\$0.055 per day per \$1,000
2 1/2%	\$0.069 per day per \$1,000

THE BLOOMFIELD BANK AND TRUST COMPANY

MEMBER FEDERAL RESERVE SYSTEM



BLOOMFIELD, NEW JERSEY

CECIL R. BERRY
PRESIDENT

Choose The Bond
That Meets Your Needs:

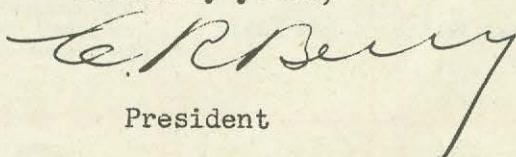
Here are the latest offerings of the most popular investments in the world -- the securities of the United States of America. It is like gilding the lily to say that they are the safest securities you can buy, for everyone knows that they are backed by America's vast resources and wealth.

Furthermore, few people need to be told that every time they buy a bond they are helping to finance ultimate victory ... that they are providing for their own future ... and that they are helping to preserve the dollar's value by saving, instead of spending and boosting prices. Most of America knows these facts because six successful war loan drives are now a matter of history. What we write in the record for the 7th War Loan will depend in part on what you do about it.

There is a security for every investor, large and small. The main purpose of this letter is to help you select the investments which best suit your individual situation. Details of each issue are briefly covered on the inside pages. We shall make your purchase of securities for you, without cost to either you or the government.

Use the convenient order form on the back page. Simply fill it in, tear it off, and see that it reaches us. If you have any questions, we shall be glad to answer them.

Sincerely yours,



Cecil R. Berry
President

ORDER FORM FOR U. S. GOVERNMENT SECURITIES

SEVENTH WAR LOAN

TO: THE BLOOMFIELD BANK AND TRUST CO., BLOOMFIELD, N. J.

I hereby authorize you to purchase for me (us) the following U. S. Government security at the issue price (and accrued interest where required):

(Describe Security Here)		\$ (Denomination)
FORM REQUESTED	TOTAL PURCHASE PRICE	METHOD OF PAYMENT
<input type="checkbox"/> Registered Form	Issue Price \$	<input type="checkbox"/> Check Enclosed (Make check payable to this bank)
<input type="checkbox"/> Coupon Form	Plus accrued interest if any \$	<input type="checkbox"/> Charge Cost to My Account
	Total \$	

REGISTRATION INSTRUCTIONS

See detailed information inside this letter. Leave this space *blank* if securities are to be issued in coupon form.

REGISTER IN NAME OF
(Complete Name, Print Plainly)

ADDRESS
(Complete Address of Above Registrant)

*SEE NOTE { CO-OWNER (if any)
— OR
BENEFICIARY (if any)
(Print Complete Name Plainly)
(Print Complete Name Plainly)

ADDRESS
(Complete Address of Co-Owner OR Beneficiary, if Named Above)

*NOTE: Purchaser of Series E, F or G Savings Bond may, if desired, designate one individual as co-owner or beneficiary —BUT NOT BOTH

SIGNATURE OF PURCHASER
(Signature should be same as bank records)

ADDRESS

Clip this off and keep for YOUR RECORD

Date of Order Form Requested (Coupon Registered)

Ordered From Registration Form (if any)

Security

Denomination

Total Purchase Price Method of Payment

THE BLOOMFIELD BANK AND TRUST COMPANY

MEMBER FEDERAL RESERVE SYSTEM

BLOOMFIELD, NEW JERSEY

CECIL R. BERRY
PRESIDENT

November 1, 1945

This Is The VICTORY Loan:

Many people will buy Bonds in the present Victory Loan Drive to express their thankfulness that the war is over ... to demonstrate their gratitude to all who have fought and to all who have died for freedom ... and to keep faith with every member of the armed forces who is still serving overseas.

The Bonds you buy now will help to finance the homeward journey and rehabilitation of millions who served their country ... and will aid in clearing up the final stages of the conflict. Your purchase of these Bonds will do even more. It will help keep the cost of living down where it belongs. Every dollar you invest is a dollar that can't be spent for something that will send prices of scarce goods still higher.

But, apart from all these excellent reasons for supporting the Victory Loan, there is still another -- a very practical one. As a banker, I want to point it out again. It is simply this: In everyone's financial program there is a place for the securities of the United States. Through all the years of war, they have been the logical place to invest your money. Today, these securities are the prime investment of peacetime.

On the inside pages of this letter is a brief description of each issue being offered in the Victory Loan. We suggest that you choose the Bond that meets your particular needs. Then, fill out and send us the convenient order form on the back page. We shall be glad to handle your purchase of securities, without charge, as a service to you and our government.

Sincerely yours,

C.R. Berry
President

SECURITIES OFFERED IN THE VICTORY

Title of Security	Dated	Due	Cost Price	Yield	Denominations	Registration	Redeem cash m
SERIES E	1st day of month in which purchased	10 yrs. from issue date	75% of maturity value	Varies — 2.90% if held to maturity	\$25 to \$1,000	Registered form only	At holder's option, 60 days after date of redemption notice.
SERIES F	1st day of month in which purchased	12 yrs. from issue date	74% of maturity value	Varies — 2.53% if held to maturity	\$25 to \$10,000	Registered form only	At holder's option, on 1st day following notice, or thereafter.
SERIES G	1st day of month in which purchased	12 yrs. from issue date	100% of maturity value	Varies — 2½% if held to maturity	\$100 to \$10,000	Registered form only	At holder's option, on 1st day following notice, or thereafter.
2¼% Treasury Bonds 1959-62	November 15, 1945	December 15, 1962	\$500 or \$1,000 subscriptions, 100%. Over \$1,000, 100% and interest from November 15, 1945. (See interest table.)	2¼%	\$500 to \$1,000,000	Bearer or registered form	At Government's option, December 1959, and thereafter.
2½% Treasury Bonds 1967-72	November 15, 1945	December 15, 1972	\$500 or \$1,000 subscriptions, 100%. Over \$1,000, 100% and interest from November 15, 1945. (See interest table.)	2½%	\$500 to \$1,000,000	Bearer or registered form	At Government's option, December 1967, and thereafter.
7/8% Certificates of Indebtedness Series K — 1946	December 3, 1945	December 1, 1946	100% and interest from December 3, 1945. (See interest table.)	7/8%	\$1,000 to \$1,000,000	Bearer form only	
Treasury Savings Notes Series C	1st day of month in which purchased	3 years from issue date	100%	Varies — 1.07% if held to maturity	\$100 to \$1,000,000	In inscribed form only	At holder's option, after 60 days following 100% payment.

LOAN • OCTOBER 29th to DECEMBER 8th

Redeemable for cash prior to maturity	Acceptable in payment of Federal (income, estate or gift) taxes prior to maturity	Use as collateral	Salable in open market	Who may buy	Amount an eligible investor may buy	
At holder's option, 60 days from issue date on variable redemption schedule	No	No	No	Individuals only	Limited to \$5,000 maturity value in one calendar year ††	\$ Except for amounts obtained on subscriptions limited to a portion of their savings and certain time deposits, commercial banks not permitted to hold these securities before December 15, 1952.
At holder's option on 1st of month following one month's notice, if held for 6 months	No	No	No	Anyone †	Not more than \$100,000 issue price of Series F and G together in one calendar year	† Commercial banks permitted to subscribe for only a limited portion of their savings and certain time deposits.
At holder's option on 1st of month following one month's notice, if held for 6 months*	No	No	No	Anyone †	Not more than \$100,000 issue price of Series F and G together in one calendar year	‡‡ Except for amounts obtained on subscriptions limited to a portion of their savings and certain time deposits, commercial banks not permitted to hold these securities before December 15, 1962.
At Government's option, on or after December 15, 1959, at 100% and interest.	Federal estate taxes only, on death of owner	Yes	Yes, after December 8, 1945.	Anyone §	No limit on subscriptions for investment.	‡ Commercial banks permitted to subscribe for only a limited portion of their savings and time deposits. Anyone may purchase after December 8, 1945.
At Government's option, on or after December 15, 1967, at 100% and interest.	Federal estate taxes only, on death of owner	Yes	Yes, after December 8, 1945.	Anyone ††	No limit on subscriptions for investment.	** At purchase price only if commercial bank is holder for own account.
No	No	Yes	Yes, after December 8, 1945.	Anyone	No limit on subscriptions for investment.	‡‡ Additional bonds may be purchased in co-ownership form in certain cases. Series E bonds, the entire issue price of which is paid with the proceeds of maturing Series A bonds during the month in which the latter mature, are not subject to the limitations on holdings of Series E bonds acquired on original issue.
At holder's option after 6 months, at 100% and interest *	Yes, during and after 2nd calendar month after purchase	For bank loans only	No	Anyone	No limit	INTEREST TABLE 7/8%—\$0.024 per day per \$1,000 2 1/4%—\$0.061 per day per \$1,000 2 1/2%—\$0.068 per day per \$1,000

ORDER FORM FOR U. S. GOVERNMENT SECURITIES

"THE VICTORY WAR LOAN"

TO: THE BLOOMFIELD BANK AND TRUST COMPANY

I hereby authorize you to purchase for me (us) the following U. S. Government security at the issue price (and accrued interest where required):

(Describe Security Here)		\$ (Denomination)
FORM REQUESTED <input type="checkbox"/> Registered Form <input type="checkbox"/> Coupon Form	TOTAL PURCHASE PRICE Issue Price \$ Plus accrued interest if any \$ Total \$	METHOD OF PAYMENT <input type="checkbox"/> Check Enclosed (Make check payable to this bank) <input type="checkbox"/> Charge Cost to My Account

REGISTRATION INSTRUCTIONS

See detailed information inside this letter. Leave this space *blank* if securities are to be issued in coupon form.

REGISTER IN NAME OF
(Complete Name, Print Plainly)

ADDRESS
(Complete Address of Above Registrant)

***SEE NOTE** { CO-OWNER (if any) (Print Complete Name Plainly)
— OR —
Beneficiary (if any) (Print Complete Name Plainly)

ADDRESS
(Complete Address of Co-Owner OR Beneficiary, if Named Above)

***NOTE:** Purchaser of Series E, F or G Savings Bond may, if desired, designate one individual as co-owner or beneficiary—BUT NOT BOTH.

SIGNATURE OF PURCHASER
(Signature should be same as bank records)

ADDRESS

Clip this off and keep for YOUR RECORD

Date of Order **Form Requested (Coupon Registered)**

Ordered From **Registration Form (if any)**

Security

Denomination

Total Purchase Price **Method of Payment**

**THE BLOOMFIELD BANK
& TRUST COMPANY**

Broad St. & Bloomfield Ave.

BLOOMFIELD, NEW JERSEY

ADDITIONAL WAR LOAN DRIVE

POSTERS

AND THROWAWAYS

**BEFORE YOU LEAVE
THIS BANK
BUY A WAR BOND**

V

THEY GIVE THEIR LIVES . . .
YOU LEND YOUR MONEY

ARE YOU BUYING
EXTRA WAR BONDS
THIS MONTH?



The job we do Depends on You

THIRD VICTORY LOAN DRIVE

BACK THE ATTACK! For the Third Victory Loan Drive the Government is asking for FIFTEEN BILLION DOLLARS from non-banking sources. BUY WAR BONDS NOW! In addition to getting back \$4.00 for every \$3.00 you loan Uncle Sam, you will be taking a definite part in bringing VICTORY ever nearer . . . bringing PEACE once again to a war-torn world.

Protect your War Bonds, private papers, and other valuables against fire, theft, and war-time hazards. The cost of a private safe deposit box in our vault is only a few cents a week.

The BLOOMFIELD BANK *and* TRUST COMPANY

BLOOMFIELD, NEW JERSEY

Two Convenient Offices — Bloomfield Centre — Watsessing Centre

Member Federal Deposit Insurance Corporation

AMERICA on the attack!

The allied nations have entered the second phase of the war. *We are now on the offensive*, on almost every front. We're closer to Victory, but there is still a long, hard road to travel before our armies march victoriously through the streets of Berlin and Rome and Tokio.

This 2d War Loan is an all-out drive to help finance the staggering costs of total war.

What has already been accomplished is a magnificent tribute to the patriotism of the American people. More than 50 million men, women, and children, through their purchases of savings bonds, now own a share in America. And they are investing in an average of nearly 20 million bonds every month. Yet we aren't even close to meeting the necessary costs of war.

From now on, it's up to us on the home front to really sacrifice, to forget until after the war those civilian luxuries which are still on the market, tempting us on every side. This year, we who have so long been rightfully proud of having *MORE can only be proud if we do with LESS.*

To insure a *quicker* Victory, to save American lives, invest in United States Government securities to the very limit of your ability—and do it now.

SOME QUESTIONS ANSWERED

What will the Government do with the money I invest in bonds?

All money invested in Government securities, savings bonds, and war stamps goes immediately into the Treasury fund that is used to finance the war.

How can I get special information or advice about a Government security?

If your banker, postmaster, or local war savings staff is unable to supply it, write to your nearest Federal Reserve Bank or to the Treasury Department, Washington, D. C.

Where can I buy War Bonds and other Government securities?

During the 2d War Loan, both the War Savings Staff, through its many issuing agents, and the Victory Fund Committee will be offering the complete list of available Government securities as described in this folder. Series E War Bonds are available at more than 50,000 sales outlets. Other Government securities may be purchased through any bank.

Will the Government accept a personal check in payment for a bond?

Yes.

What security is behind these bonds?

The full faith and credit of the United States Government.

*United States
Treasury*

**2nd
WAR
LOAN**

*Starting Date,
April 12, 1943*



UNITED STATES SAVINGS BONDS

Series E

Series E Bonds are *appreciation* bonds, so called because they appreciate or increase in value at the end of the first year, and every 6 months thereafter until maturity. They mature in 10 years, at which time you receive \$4 for every \$3 you have invested in them. They can be registered *only* as follows: In the name of one individual; two individuals as coowners; or one individual with one other individual as beneficiary. They are registered in the name of the owner, are nontransferable, and cannot be used as collateral. They are dated the first day of the month in which payment is received by an authorized issuing agent.

Interest Rate

Equivalent to 2.9 percent a year, compounded semiannually, when bond is held to maturity.

Prices and Maturity Values

<i>Issue Price</i>	<i>Maturity Value</i>
\$18.75 will increase in 10 years to . . .	\$25.00
\$37.50 will increase in 10 years to . . .	\$50.00
\$75.00 will increase in 10 years to . . .	\$100.00
\$375.00 will increase in 10 years to . . .	\$500.00
\$750.00 will increase in 10 years to . . .	\$1,000.00

Redemption

Owner may redeem bond in whole or in part at any time after 60 days from issue date, in accordance with table of redemption values on face of bond.

Limit of Ownership

There is an annual limit of \$5,000 maturity value, or \$3,750 cost price, for each calendar year, of bonds originally issued during that year to any one person, including bonds issued to that person individually, or to him with another as coowner. However, in computing holdings, bonds issued to co-owners may be applied to either or apportioned between them.

Series F

Series F bonds are also *appreciation* bonds, but they mature in 12 years instead of 10. They can be bought by individuals, trustees, partnerships, associations, and corporations (except banks that accept demand deposits). The \$25 bond (issue price, \$18.50) is provided especially for small groups, clubs, school classes, etc. Series F bonds are registered, and are nontransferable. They are dated the first day of the month in which payment is received by an authorized issuing agent.

Interest Rate

Equivalent to 2.53 percent a year, compounded semiannually, when bond is held to maturity.

Prices and Maturity Values

<i>Issue Price</i>	<i>Maturity Value</i>
\$18.50 will increase in 12 years to . . .	\$25.00
\$74.00 will increase in 12 years to . . .	\$100.00
\$370.00 will increase in 12 years to . . .	\$500.00
\$740.00 will increase in 12 years to . . .	\$1,000.00
\$3,700.00 will increase in 12 years to . . .	\$5,000.00
\$7,400.00 will increase in 12 years to . . .	\$10,000.00

Redemption

If desired, owners may redeem their bonds in whole or in part before maturity, after 6 months from issue date, at fixed redemption values, on the 1st of any month, on 1 month's notice. This is in accordance with the table of redemption values printed on the face of each bond, and also in Treasury Department Circular No. 654, available at any sales agency.

Limit of Ownership

Owners are limited to \$100,000 of Series F bonds (cost price) or to \$100,000 of Series F and Series G, combined, originally issued to them individually or as coowners in each calendar year.

Series G

Series G Bonds are *current income* bonds issued at par. They bear interest at the rate of 2½ percent per annum, payable semiannually by Treasury check, every 6 months as long as the bond is held, or until maturity. They mature in 12 years. The registration is the same as for Series F bonds, and they are dated on the first day of the month in which payment is received by an authorized issuing agent.

Prices and Maturity Values

The Series G bond is priced at par, and is redeemable at par only if held to maturity, 12 years from issue date. A table of redemption values is printed on the face of each bond, and also in Treasury Department Circular No. 654, available at any sales agency.

Redemption

If desired, owner may redeem bond in whole or in part, before maturity, after 6 months from issue date, at fixed redemption values (which are less than the face amount of the bond), on the 1st of any month, on 1 month's notice.

Limit of Ownership

Owners are limited to \$100,000 of Series G (cost price) or to \$100,000 of Series F and Series G combined, originally issued to them individually or as coowners in each calendar year.

They Give Their Lives . . . You Lend Your Money!

UNITED STATES OF AMERICA
2½% TREASURY BONDS

of 1964–1969

Dated April 15, 1943; due June 15, 1969.

Interest: 2½ percent. Interest payable on a semiannual basis June 15 and December 15. Par and accrued interest.

ISSUE PRICE: 100 percent and accrued interest.

DENOMINATIONS: \$500, \$1,000, \$5,000, \$10,000, \$100,000, and \$1,000,000.

FORM: Bearer bonds with interest coupons attached, and bonds registered as to principal and interest. Interchangeable.

REDEMPTION: Not callable until June 15, 1964; then and thereafter, in whole or in part, at par and accrued interest, on any interest day or days, on 4 months' notice.

COLLATERAL: These bonds may be pledged as collateral for loans, including loans by commercial banks.

SPECIAL FEATURES: Upon the death of the owner, the bonds may be redeemed at the option of the duly constituted representatives of the deceased owner's estate, at par and accrued interest, for the purpose of satisfying Federal estate taxes.

WHO MAY BUY: All types of investors, except commercial banks which accept demand deposits. Such banks may not hold them for their own account until April 15, 1953.

WHERE TO BUY: Subscriptions will be received at the Federal Reserve Banks and Branches, and at the Treasury Department, Washington. Your United States Treasury War Finance volunteer worker, bank, securities dealer, broker, or savings and loan association will submit your subscription free of charge.

A SAVINGS PROGRAM
THAT ANSWERS
THE PATRIOTIC URGE
AND MEETS THE
INVESTMENT NEED OF
EVERYONE



In these U. S. Government securities there is a satisfactory answer to every investment problem.

There are savings bonds costing as little as \$18.75 (Series E—for individuals only); Treasury bonds in denominations as high as \$1,000,000, and everything in between.

There are bonds for individuals, bonds for associations, corporations, partnerships, trustees, banks, institutions, literally every type of investor. For four extremely important reasons you are urged to invest every available dollar in one or more of the securities herein described.

UNITED STATES OF AMERICA
2% TREASURY BONDS

of 1950–1952

Dated April 15, 1943; due Sept. 15, 1952.

Interest: 2 percent. Interest payable on a semiannual basis March 15 and September 15.

ISSUE PRICE: 100 percent and accrued interest.

DENOMINATIONS: \$500, \$1,000, \$5,000, \$10,000, \$100,000, and \$1,000,000.

FORM: Bearer bonds with interest coupons attached, and bonds registered as to principal and interest. Interchangeable.

REDEEMABLE: Not callable until Sept. 15, 1950; then and thereafter, in whole or in part, at par and accrued interest, upon any interest day or days, on 4 months' notice.

COLLATERAL: These bonds can be used as bank-loan collateral and will be acceptable to secure deposits of public moneys.

WHO MAY BUY: All types of investors.

WHERE TO BUY: Subscriptions will be received at the Federal Reserve Banks and Branches, and at the Treasury Department, Washington. Your United States Treasury War Finance volunteer worker, bank, securities dealer, broker, or savings and loan association will submit your subscription free of charge.

UNITED STATES OF AMERICA
7/8% TREASURY CERTIFICATES

of Indebtedness of
Series B—1944

Dated and bearing interest from April 15, 1943; due April 1, 1944.

Interest payable on a semiannual basis on Oct. 1, 1943, and April 1, 1944.

Not subject to call prior to maturity.

These certificates are ideally suited for many types of investors:

BANKS can employ them for their secondary reserve portfolio and for idle funds, due in part to increased deposits occasioned by war expenditures, or a lessened demand for loans because of accelerated debt-repayment schedules.

CORPORATIONS with unemployed funds accumulating because of deferred maintenance, reduced inventories, or inability to reinvest depreciation and depletion reserves can profitably and conveniently employ such funds in these certificates.

INDIVIDUALS and trusts occasionally have funds for short-term investment which can be used to advantage in the purchase of Certificates of Indebtedness.

These certificates are issued in bearer form only, in denominations of \$1,000, \$5,000, \$10,000, \$100,000, and \$1,000,000. They can be used as bank-loan collateral and are acceptable to secure deposits of public moneys.

PRICE: 100 percent and accrued interest, yielding 7/8 percent.

First reason

Your country, if it is to win this war, *must* raise the money necessary to buy equipment, munitions, clothes, rations, and all other supplies for our armed forces. This can be done either through taxes or through voluntary investment in Government securities. The more you invest, the less will have to be raised through taxes.

Second reason

If we spend our excess income for the comparatively few civilian goods and services that will be available to us, instead of investing it in Government securities, the result might easily be RUNAWAY INFLATION. Our money would then be worth less. We would pay a great deal more for everything than it was worth. On the other hand, if we spend the major part of our income above actual expenses in Government securities, the cost of living *can be kept within bounds*.

Third reason

The more we save now, the more we'll have *after the war*—for emergencies, for education and travel, for a new automobile, refrigerator, or radio, for retirement, sudden illness or old age.

Fourth reason

Told in eight short words: "*They give their lives, you lend your money.*" We at home want to do our part, too.

Bear in mind that you are not being asked to GIVE but simply to LEND to your country in its time of greatest need.

U. S. TREASURY
WAR FINANCE COMMITTEE
*War Savings Staff, Victory Fund
Committee, Washington, D. C.*

They Give Their Lives . . . You Lend Your Money!

UNITED STATES OF AMERICA
TREASURY TAX SAVINGS NOTES

Tax Series C

For Federal Tax Payments and Short-Term Investment

Dated: First day of month in which purchased. Due 3 years from issue date.

Interest Rate: Average rate about 1.07 percent a year if held until maturity; lesser yield if redeemed for cash or tendered in payment of taxes at earlier dates.

These notes are acceptable at par and accrued interest in payment of Federal income, estate, and gift taxes, in unlimited amounts. They can be presented in payment of taxes at any time during and after the second calendar month after date of purchase. Funds invested in these notes will:

1. Reduce your future tax load.
2. Earn a return as long as your money remains invested.
3. Give you assurance that tomorrow's taxes are taken care of today.
4. Supply the Treasury with funds now to meet current war costs.

DENOMINATIONS: \$1,000, \$5,000, \$10,000, \$100,000, \$500,000, and \$1,000,000.

FORM: Name and address of single owner inscribed as in income-tax return, but not issued in names of two or more persons jointly.

REDEMPTION: At par and accrued interest, after 6 months from purchase date upon 30 days' notice, or at maturity, except if inscribed in name of bank that accepts demand deposits, in which case redeemable at par only.

COLLATERAL: Eligible for loans from banking institutions only.

ISSUE PRICE: 100 percent.

ANSWERED

ment do with the

Savings Bonds
securities, as well
other sources goes
neral fund of the
ll war and other

al information or
nt security?

master, or local
ee is unable to
r nearest Federal
Treasury Depart-
C.

Bonds and other

War Loan, the
many volunteer
agents, will be
list of available
as described in
War Bonds are
50,000 sales out-
nt securities may
any bank.

accept a personal
ond?

these bonds?

dit of the United

★ ★ ★ ★

Calling all Americans

UNITED STATES TREASURY

3rd

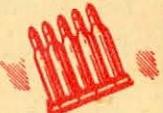
WAR
LOAN



Starting Date — September 9, 1943



HELP FIGHT THE WAR WITH
THE MONEY YOU SAVE



Cartridges, used by the millions,
cost 3 cents each.



Steel helmets cost from \$1.05 to
\$4 apiece.



First-aid kits cost \$3.75, and every
fighting man must have one.



Machine guns range in price from
\$275 to \$930.



Planes, now being produced at the
rate of approximately 7,000 a
month, cost from \$3,000 for the
smallest to \$500,000 for a big
bomber.



A destroyer escort, so important
in submarine warfare, costs
\$5,000,000.

HOW MUCH **MORE** SHOULD YOU
PUT INTO WAR BONDS AND OTHER
GOVERNMENT SECURITIES?

Figure it out for yourself!

The Third War Loan, starting September 9, offers another opportunity for Americans to help their country in its greatest emergency—and to help themselves at the same time.

During this short period, we must raise the largest amount of money from individuals that any drive has ever raised in the history of the world. And we can do it, if you (meaning all Americans) will do your share.

Before you figure out for yourself how much more of your income and savings you can invest in Government securities, let's look a few facts in the face.

Right now, it is costing nearly \$100,000,000 a day more to equip our men and take care of other war expenditures than we were spending a year ago. Even if our taxes were much higher, they wouldn't come anywhere near meeting present and future costs.

Your money, every penny you can spare, is needed—and needed now—if we are to continue the all-out effort required to insure a speedy victory.

But you aren't asked to give—only to lend, to invest your money at a generous rate of interest in the safest known securities—backed by the United States Government.

On the inside of this folder is full information about all of the securities available during the Third War Loan. You'll find included a Government bond to meet every investment need and every size pocketbook, from War Bonds at \$18.75 (Series E, for individuals only) to Treasury Bonds at \$1,000,000.

For a quicker victory, for a safer peace (free from inflation) and to provide the post-war comforts and luxuries that you can't buy today, sign up for your limit now.

Back the Attack with EXTRA Bonds in September

U. S. TREASURY, WAR FINANCE DIVISION

WASHINGTON, D. C.

SOME QUESTIONS ANSWERED

- What will the Government do with the money I invest in bonds?

All money invested in Savings Bonds and other Government securities, as well as receipts from all other sources goes immediately into the general fund of the Treasury, from which all war and other expenditures are made.

- How can I get special information or advice about a Government security?

If your banker, postmaster, or local War Finance Committee is unable to supply it, write to your nearest Federal Reserve Bank or to the Treasury Department, Washington, D. C.

- Where can I buy War Bonds and other Government securities?

During the Third War Loan, the Treasury, through its many volunteer workers and issuing agents, will be offering the complete list of available Government securities as described in this folder. Series E War Bonds are available at more than 50,000 sales outlets. Other Government securities may be purchased through any bank.

- Will the Government accept a personal check in payment for a bond?

Yes.

- What security is behind these bonds?

The full faith and credit of the United States Government.

Calling all Americans

UNITED STATES TREASURY

3rd

WAR
LOAN



Starting Date - September 9, 1943



HELP FIGHT THE WAR WITH THE MONEY YOU SAVE



Cartridges, used by the millions, cost 3 cents each.



Steel helmets cost from \$1.05 to \$4 apiece.



First-aid kits cost \$3.75, and every fighting man must have one.



Machine guns range in price from \$275 to \$930.



Planes, now being produced at the rate of approximately 7,000 a month, cost from \$3,000 for the smallest to \$500,000 for a big bomber.



A destroyer escort, so important in submarine warfare, costs \$5,000,000.

HOW MUCH MORE SHOULD PUT INTO WAR BONDS AND GOVERNMENT SECURITIES?

Figure it out for yourself

The Third War Loan, starting September 9, offers opportunity for Americans to help their country in its greatest危难 and to help themselves at the same time.

During this short period, we must raise the largest amount of money from individuals that any drive has ever raised in the history of the world. And we can do it, if you (meaning all Americans) do your share.

Before you figure out for yourself how much more of your savings you can invest in Government securities, let's look at some facts in the face.

Right now, it is costing nearly \$100,000,000 a day to supply our men and take care of other war expenditures than we did a year ago. Even if our taxes were much higher, the cost would still be far less than what we are spending now anywhere near meeting present and future costs.

Your money, every penny you can spare, is needed now—if we are to continue the all-out effort required to win speedy victory.

But you aren't asked to give—only to lend, to invest your money at a generous rate of interest in the safest known securities—the United States Government.

On the inside of this folder is full information about the securities available during the Third War Loan. You can buy a Government bond to meet every investment need in your pocketbook, from War Bonds at \$18.75 (Series E, 1943) up to Treasury Bonds at \$1,000,000.

For a quicker victory, for a safer peace (free from invasion), for a better world, for the comforts and luxuries that you deserve, sign up for your limit now.

Back the Attack with EXTRA Bonds in September!

U. S. TREASURY, WAR FINANCE DEPARTMENT

WASHINGTON, D. C.

	U. S. War Bonds, Series E	U. S. Savings Bonds, Series F	U. S. Savings Bonds, Series G	Treasury Savings Notes, Series C	2½% Treasury Bonds of 1964-69	2% Treasury Bonds of 1951-53	7/8% Ctfs. of In- debt edness, Series E-1944
.....	75% of maturity value	74% of maturity value	100%	100%	\$500 or \$1,000 bonds, 100% Over \$1,000, 100% and interest	\$500 or \$1,000 bonds, 100% Over \$1,000, 100% and interest	100% and interest
.....	First day of month in which pur- chased	First day of month in which pur- chased	First day of month in which pur- chased	First day of month in which pur- chased	Sept. 15, 1943	Sept. 15, 1943	Sept. 15, 1943
.....	10 years from issue date	12 years from issue date	12 years from issue date	3 years from issue date	Dec. 15, 1969	Sept. 15, 1953	Sept. 1, 1944
.....	Varies—2.90% if held to maturity	Varies—2.53% if held to maturity	2½%	Varies—1.07% if held to maturity	2½%	2%	7/8%
.....	Registered form only	Registered form only	Registered form only	In inscribed form only	Bearer or regis- tered form	Bearer or regis- tered form	Bearer form only
ions.....	\$25 to \$1,000	\$25 to \$10,000	\$100 to \$10,000	\$1,000 to \$1,000,000	\$500 to \$1,000,000	\$500 to \$1,000,000	\$1,000 to \$1,000,000
able by Federal Government....	Yes	Yes	Yes	Yes	Yes	Yes	Yes
subscription by individuals....	Yes	Yes	Yes	Yes	Yes	Yes	Yes
subscription by commercial bks.	No	No	No	Yes	No	No	No
in payment of Federal (income, gift) taxes prior to maturity.	No	No	No	Yes, during and after 2nd calendar month after purchase	Federal estate taxes only, on death of owner	No	No
e for cash prior to maturity....	At holder's option only, after 60 days from issue date	At holder's option only, after 6 months, on varia- ble schedule on 1 month's notice	At holder's option only, after 6 months, on varia- ble schedule on 1 month's notice ¹	At holder's option only, after 6 months, at 100% and interest ²	At Government's option only, on or after Dec. 15, 1964, at 100% and interest	At Government's option only, on or after Sept. 15, 1951, at 100% and interest	No
aterial.....	No	No	No	For loans from banks only	Yes	Yes	Yes
deposit of public moneys.....	No	No	No	No	Not before Sept. 15, 1953	Yes	Yes
open market.....	No	No	No	No	Yes	Yes	Yes
r which eligible investor may e.	Not more than \$5,000 maturity value in one cal- endar year	Not more than \$100,000 issue price of Series F and G together in one calendar year	No limit	No limit	No limit	No limit	No limit

Death of owner redeemable at 100% after six months from issue date,
redemption is made within four months after decease.

² At purchase price only if commercial bank is holder for own account.

United States Government Securities

SUMMARY OF INFORMATION

	U. S. War Bonds, Series E	U. S. Savings Bonds, Series F	U. S. Savings Bonds, Series G	Treasury Savings Notes, Series C	2½% Treasury Bonds of 1964-69	2% Treasury Bonds of 1951-53
Issue price	75% of maturity value	74% of maturity value	100%	100%	\$500 or \$1,000 bonds, 100% Over \$1,000, 100% and interest	\$500 or \$1,000 bonds, 100% Over \$1,000, 100% and interest
Dated	First day of month in which purchased	First day of month in which purchased	First day of month in which purchased	First day of month in which purchased	Sept. 15, 1943	Sept. 15, 1943
Due	10 years from issue date	12 years from issue date	12 years from issue date	3 years from issue date	Dec. 15, 1969	Sept. 15, 1953
Rate	Varies—2.90% if held to maturity	Varies—2.53% if held to maturity	2½%	Varies—1.07% if held to maturity	2½%	2%
Registration	Registered form only	Registered form only	Registered form only	In inscribed form only	Bearer or registered form	Bearer or registered form
Denominations	\$25 to \$1,000	\$25 to \$10,000	\$100 to \$10,000	\$1,000 to \$1,000,000	\$500 to \$1,000,000	\$500 to \$1,000,000
Income taxable by Federal Government	Yes	Yes	Yes	Yes	Yes	Yes
Eligible for subscription by individuals	Yes	Yes	Yes	Yes	Yes	Yes
Eligible for subscription by commercial bks.	No	No	No	Yes	No	No
Acceptable in payment of Federal (income, estate, or gift) taxes prior to maturity.	No	No	No	Yes, during and after 2nd calendar month after purchase	Federal estate taxes only, on death of owner	No
Redeemable for cash prior to maturity	At holder's option only, after 60 days from issue date	At holder's option only, after 6 months, on variable schedule on 1 month's notice	At holder's option only, after 6 months, on variable schedule on 1 month's notice ¹	At holder's option only, after 6 months, at 100% and interest ²	At Government's option only, on or after Dec. 15, 1964, at 100% and interest	At Government's option only, on or after Sept. 15, 1951, at 100% and interest
Use as collateral	No	No	No	For loans from banks only	Yes	Yes
Eligible for deposit of public moneys	No	No	No	No	Not before Sept. 15, 1953	Yes
Salable in open market	No	No	No	No	Yes	Yes
Amount for which eligible investor may subscribe.	Not more than \$5,000 maturity value in one calendar year	Not more than \$100,000 issue price of Series F and G together in one calendar year	No limit	No limit	No limit	No limit

¹ Upon death of owner redeemable at 100% after six months from issue date, if application for redemption is made within four months after decease.

² At purchase price only if commercial bank is holder for own account.

SECURITIES OFFERED IN FIFTH WAR LOAN • June 12th to July 8th

Title of Security	SERIES E	SERIES F	SERIES G	1 1/4% Treasury Notes —1947	2% Treasury Bonds 1952-54	2 1/2% Treasury Bonds 1965-70	7/8% Certificates of Indebtedness	Treasury Savings Notes Series C
Dated	1st day of month in which purchased	1st day of month in which purchased	1st day of month in which purchased	June 26, 1944	June 26, 1944	Feb. 1, 1944	June 26, 1944	1st day of month in which purchased
Due	10 yrs. from issue date	12 yrs. from issue date	12 yrs. from issue date	March 15, 1947	June 15, 1954	March 15, 1970	June 1, 1945	3 yrs. from issue date
Cost price	75% of maturity value	74% of maturity value	100% of maturity value	100% and interest from June 26, 1944	\$500 or \$1,000 bonds, 100% Over \$1,000, 100% and interest from June 26, 1944	\$500 or \$1,000 bonds, 100% Over \$1,000, 100% and interest from June 26, 1944	100% and interest from June 26, 1944	100%
Yield	Varies—2.90% if held to maturity	Varies—2.53% if held to maturity	Varies—2 1/2% if held to maturity	1 1/4%	2%	2 1/2%	7/8%	Varies—1.07% if held to maturity
Denominations	\$25 to \$1,000	\$25 to \$10,000	\$100 to \$10,000	\$1,000 to \$1,000,000	\$500 to \$1,000,000	\$500 to \$1,000,000	\$1,000 to \$1,000,000	\$100 to \$1,000,000
Registration	Registered form only	Registered form only	Registered form only	Bearer form only	Bearer or registered form	Bearer or registered form	Bearer form only	In inscribed form only
Redeemable for cash prior to maturity	At holder's option, 60 days from issue date on variable redemption schedule.	At holder's option on 1st of month following one month's notice if held for 6 months	At holder's option on 1st of month following one month's notice if held for 6 months ¹	No	At Government's option, on or after June 15, 1952, at 100% and interest	At Government's option, on or after Mar. 15, 1965, at 100% and interest	No	At holder's option after 6 months, at 100% and interest ²
Acceptable in payment of Federal (income, estate or gift) taxes prior to maturity	No	No	No	No	Federal estate taxes at par only, on death of owner	No	No	Yes, during and after 2nd calendar month after purchase
Use as collateral	No	No	No	Yes	Yes	Yes	Yes	For bank loans only
Salable in open market	No	No	No	Yes, after July 8, 1944	Yes, after July 8, 1944	Yes, after July 8, 1944	Yes, after July 8, 1944	No
Who may buy	Individuals only	Anyone ³	Anyone ³	Anyone ⁴	Anyone ⁵	Anyone ³	Anyone ⁴	Anyone
Amount an eligible investor may buy	Limited to \$5,000 maturity value in one calendar year	Not more than \$100,000 issue price of Series F and G together in one calendar year		No limit	No limit	No limit	No limit	No limit

¹ On death of owner redeemable at 100% after 6 months from issue date if application is made within 4 months.

² At purchase price only if commercial bank is holder for own account.

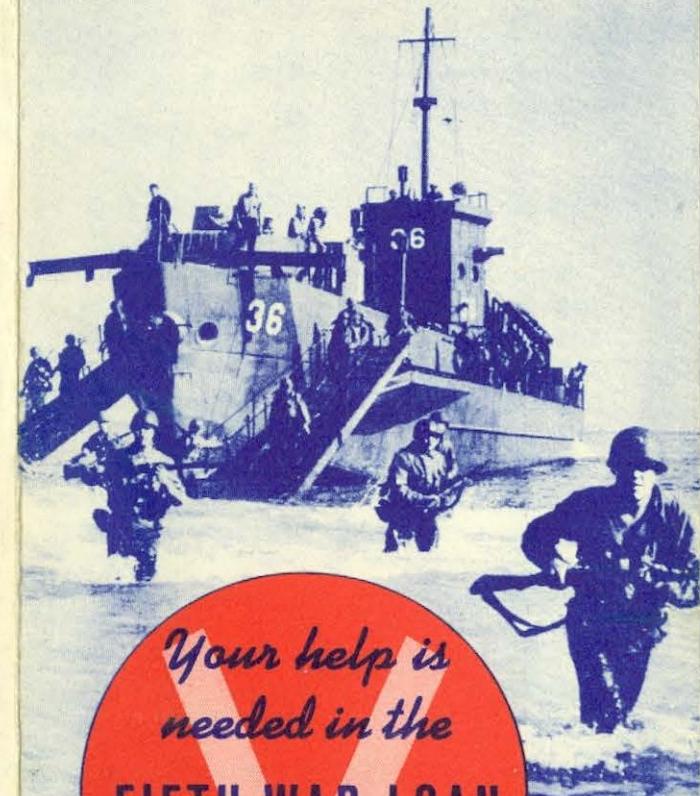
³ Commercial banks permitted to subscribe for only a limited portion of their savings and time deposits.

⁴ Commercial banks may not subscribe for own account but may purchase after July 8, 1944.

⁵ Commercial banks permitted to subscribe for only a limited portion of their savings and time deposits but may purchase after July 8, 1944.

INTEREST TABLE

7/8% — \$.024 per day per \$1,000
1 1/4% — \$.034 per day per \$1,000
2% — \$.055 per day per \$1,000
2 1/2% — \$.068 per day per \$1,000



Your help is
needed in the
FIFTH WAR LOAN

JUNE 12 to JULY 8

The time is here . . .

**when every American is called upon
to make a supreme effort for victory**

Millions of our men are asked to give their all—even their lives.

Our job here at home is to back them up. Sixteen billion dollars have to be raised right now, in the Fifth War Loan. This money is urgently needed.

You are not asked to give your money, but to invest it in the world's safest securities. By investing during this War Loan you help your country and you also help yourself.

Ask yourself these questions: "Is any sacrifice too great for me to make?" "What is the greatest possible amount I can invest now to help win this war?" Then act accordingly.

Every dollar counts. Buy the largest bond you possibly can, but remember that even the smallest investment looms big in importance.

This bank sells these government securities as a patriotic service, at our own expense, without compensation

Series E War Savings Bonds provide an excellent ten-year investment, returning \$4 for each \$3 invested. Series G Bonds offer current income at the rate of 2½%, payable semi-annually—an ideal investment for those having available funds but needing regular revenue for living or other expenses. The 2% and 2½% special bond issues offered in this drive are available in coupon form for those desiring current income. Other securities are offered to meet the needs and situation of every investor.

Please see the list of Fifth War Loan securities on the back page of this folder. Use the attached order form for making your purchase. We shall be glad to help and serve you in every way possible.

THE BLOOMFIELD BANK and TRUST COMPANY

Two Convenient Offices

Bloomfield Centre - Watsessing Centre

Order Form for U. S. Government Securities

FIFTH WAR LOAN

TO: THE BLOOMFIELD BANK and TRUST COMPANY

I hereby authorize you to purchase for me (us) the following U. S. Government security at the issue price (and accrued interest where required):

(Describe Security Here)		\$..... (Denomination)
<input type="checkbox"/> Registered Form	Issue Price.....\$.....	<input type="checkbox"/> Check Enclosed (Make check payable to this bank)
<input type="checkbox"/> Coupon Form	Accrued interest if any \$.....	<input type="checkbox"/> Charge Cost to My Account
	Total.....\$.....	

REGISTRATION INSTRUCTIONS

See detailed information on back of this folder.
Leave this space blank if securities are to be issued in coupon form.

Register in Name of
(Complete Name, Print Plainly)

Address
(Complete Address of Above Registrant)

*SEE
NOTE } Co-Owner (if any)
} — or —
} Beneficiary (if any)
(Print Complete Name Plainly)

(Print Complete Name Plainly)
Beneficiary (if any)
(Print Complete Name Plainly)

Address
(Complete Address of Co-Owner OR Beneficiary, if Named Above)

*NOTE: Purchaser of Series E, F or G Savings Bond may, if desired, designate one individual as co-owner or beneficiary — BUT NOT BOTH.

Signature of Purchaser
(Signature should agree with bank records)

Address

Title of Security	U. S. War Savings Bonds Series E	U. S. Savings Bonds Series F	U. S. Savings Bonds Series G	2½% Treasury Bonds 1956-59	2½% Treasury Bonds 1965-70	7½% Certificates of Indebtedness	Treasury Savings Notes Series C
Dated	First day of month in which purchased	First day of month in which purchased	First day of month in which purchased	Feb. 1, 1944	Feb. 1, 1944	Feb. 1, 1944	First day of month in which purchased
Due	10 years from issue date	12 years from issue date	12 years from issue date	Sept. 15, 1959	March 15, 1970	Feb. 1, 1945	3 years from issue date
Cost price	75% of maturity value	74% of maturity value	100% of maturity value	\$500 or \$1,000 bonds, 100% Over \$1,000, 100% and interest	\$500 or \$1,000 bonds, 100% Over \$1,000, 100% and interest	100% and interest	100%
Yield	Varies — 2.90% if held to maturity	Varies — 2.53% if held to maturity	2½%	2¼%	2½%	7½%	Varies — 1.07% if held to maturity
Denominations	\$25 to \$1,000	\$25 to \$10,000	\$100 to \$10,000	\$500 to \$1,000,000	\$500 to \$1,000,000	\$1,000 to \$1,000,000	\$100 to \$1,000,000
Registration	Registered form only	Registered form only	Registered form only	Bearer or registered form	Bearer or registered form	Bearer form only	In inscribed form only
Redeemable for cash prior to maturity	At holder's option only, after 60 days from issue date on variable schedule	At holder's option only, after 6 months, on variable schedule on 1 month's notice	At holder's option only, after 6 months, on variable schedule on 1 month's notice ¹	At Government's option only, on or after Sept. 15, 1956, at 100% and interest	At Government's option only, on or after March 15, 1965, at 100% and interest	No	At holder's option only, after 6 months, at 100% and interest ²
Acceptable in payment of Federal (income, estate or gift) taxes prior to maturity	No	No	No	Federal estate taxes only, on death of owner	Federal estate taxes only, on death of owner	No	Yes, during and after 2nd calendar month after purchase
Use as collateral	No	No	No	Yes	Yes	Yes	For loans from banks only
Salable in open market	No	No	No	Yes	Yes	Yes	No
Who may buy	Individuals only	Anyone ³	Anyone ³	Anyone ³	Anyone ³	Anyone ⁴	Anyone
Amount an eligible investor may buy	Not more than \$5,000 maturity value in one calendar year ⁵	Not more than \$100,000 issue price of Series F and G together in one calendar year		No limit	No limit	No limit	No limit

¹ Upon death of owner redeemable at 100% after six months from issue date if application for redemption is made within four months after decease.

² At purchase price only if commercial bank is holder for own account.

³ Commercial banks permitted to invest only a limited portion of their time deposits.

⁴ Commercial banks may not purchase until after February 15, 1944.

⁵ Additional bonds may be purchased in co-ownership form.

BOND DURING THE 4th WAR LOAN CAMPAIGN
WHY THIS BANK URGES YOU TO BUY AN EXTRA



REGISTRATION

United States Savings Bonds—United States Savings Bonds are issued in registered form only, and may be registered only as indicated below, followed in each case by the address of the registered owner.

BONDS OF SERIES E, F OR G

In the name of:

- one individual, e.g. "Mrs. Mary B. Doe"
- two (but not more) individuals as co-owners, e.g. "Mr. John A. Doe or Mrs. Mary B. Doe"
- one individual payable on death to one other designated individual (beneficiary) e.g. "Mr. John A. Doe, payable on death to Mrs. Mary B. Doe."

BONDS OF SERIES F OR G

In the name of:

- a corporation, e.g. "Smith and Jones, Inc., a corporation"
- a partnership, e.g. "Smith & Doe, a partnership"
- an unincorporated association, lodge, society, or similar body, e.g. "The Lotus Club, an unincorporated association"

a fiduciary, e.g. "John A. Smith, trustee under will of John B. Doe, deceased" an owner or custodian of public funds, e.g. "Treasurer, City of New York, N. Y."

Other Government Bonds (except Treasury Savings Notes) issued in registered form may be registered in the name of one individual, a corporation, a partnership, an unincorporated association, or a fiduciary in the respective forms indicated above.

Co-ownership, without right of survivorship, may be obtained by registration in the form "John A. Doe or Mrs. Mary B. Doe, or either of them"; if joint ownership with right of survivorship is desired, registration should be in the form "John A. Doe and Mrs. Mary B. Doe, or the survivor."

Treasury Bonds (other than Savings Bonds) may not be registered in the name of one person payable on death to another.

In all cases, the complete post-office address (including the postal unit number, if any) of the registered owner should be given.

We have nothing to gain financially by asking you to buy War Bonds. As a matter of fact, this bank sells Bonds at its own expense, purely as a patriotic service. Our only reason for urging you to buy them—and right now—is that we sincerely believe it is very important to our country and to yourself that you do so.



You know as well as we do that our boys on the far-flung battle fronts need every bit of support we can give them. Perhaps there are some near and dear to you in the service. Can you possibly do enough to help these fighting men? Is any sacrifice too great on our part, here in the safety of our homes, to make sure that they have every bit of equipment and support they need? The best way to cast a vote of thanks to our men in uniform, the sincerest way to show we are with them all the way, is to

BUY AN EXTRA BOND—NOW.

As bankers, we are well aware of the grim threat of inflation. It is deadly, dangerous—an enemy that we all must meet and defeat. Every dollar put into Bonds is a blow struck at inflation. You can thus help "kill two birds with one stone"—Axis and Inflation, if you will

BUY AN EXTRA BOND—NOW.



You aren't asked to give—just to lend, at interest. Take a minute for calm reflection. You are making good money now. How do you know what the future holds in store? There may come a day when you will need extra cash urgently. When that day comes, the Bonds you buy during the 4th War Loan Campaign will come in mighty handy. You'll be very thankful that you read and heeded our advice to

BUY AN EXTRA BOND—NOW.

THE BLOOMFIELD BANK AND TRUST COMPANY

Bloomfield, New Jersey

PRICE
~~\$1.98~~
~~\$2.70~~
~~\$5.80~~
8.50

NEW JERSEY BANKERS ASSOCIATION

ORGANIZED 1903

President
HARRISON M. THOMAS
Princeton Bank & Trust Company
Princeton

Vice-President
F. RAYMOND PETERSON
First National Bank
Paterson

Treasurer
FRANK W. SUTTON, JR.
First National Bank
Toms River

Secretary
ARMITT H. COATE
Moorestown



Office of the Secretary
Telephone 0496
Moorestown, N. J.

o/s

F.A.S.

December 27, 1945

TO THE MEMBERS OF THE
NEW JERSEY BANKERS ASSOCIATION

The Victory Loan has passed into history. With the passing there can properly be a contemplation by New Jersey Bankers of a record of accomplishment beyond most sanguine expectations. From the first War Loan and throughout seven subsequent War Finance Drives, our united effort wrote into the annals of banking a proud chapter of patriotic service to our country. It is possible to perceive that historians will be moved to observe that a country in which private banking prevails, the cause of human freedom was given a new birth. The abundant contribution of the banks of America confounds all critics of our mode of life under the Stars and Stripes.

American industry, under a system of free enterprise startled the world with its capacity for the production of the mechanisms of war. Not only were we able to supply all the needs of our own armed forces, but in addition, equipped our allies with all the scientific and essential materials to assure Victory. Private banking, joined in valid union with American industry, has by its record during the hours of national crisis given an assurance that the destiny of America will stand revealed to future generations as having created a team whereby all men can attain an equality which would be denied them under any other economic or political formula.

Human rights, as asserted in our Declaration of Independence and the Constitution, can best be preserved under the inspired leadership of those in finance and industry who so splendidly met the challenge of the second World War. The New Jersey Division was one of the great elements of an army of free men on march to improve the lot of the common man. The New Jersey Bankers Association gave direction to the campaign in this sector that shall endure in the memories of those who were privileged to serve.

Reduced to a statistical picture of accomplishment, the following comparative figures of all Drives bears ample testimony to the commentaries of this writer, who had the privilege of serving as ABA Chairman for our State.

S T A T E O F N E W J E R S E Y

Sales to Other Than Commercial Banks

000's of Dollars

<u>Loan</u>	<u>Quota</u>	<u>Total Sales</u>	<u>% Achieved</u>
1st	(No	\$ 446,486	
	(Quota		
2nd	(Set	841,498	
3rd	\$585,000	719,973	123.1%
4th	600,000	781,370	130.2
5th	635,000	743,463	117.1
6th	567,000	975,191	172.0
7th	622,000	1,318,162	211.9
Victory	496,000	(To Dec. 15th Only) 975,000	196.6

In reviewing the events of the campaigns in which it has been my pleasure to serve, it would be remiss if I should fail to acknowledge the splendid cooperation of all the members of the New Jersey Bankers War Bond Committee. The results obtained are in the main traceable to the intelligent and sincere work done throughout the State by the following members of our Committee:

J. L. Williamson, Vice Chairman
Trenton Banking Company
Trenton, New Jersey

G. R. Hanks, President
First National Bank
High Bridge, N. J.

Armitt H. Coate, Secretary
New Jersey Bankers Association
Moorestown, New Jersey

Frederick W. Hetzel, Vice President
The Trust Company of New Jersey
Jersey City, N. J.

Frank Galland, Associate Director
921 Bergen Avenue
Jersey City, N. J.

H. P. Humphreys, Vice President
First National Bank
Washington, N. J.

F. S. Bayles, Assistant Cashier
West Englewood National Bank
West Englewood, N. J.

Henry Knepper, Vice President
First National Bank & Trust Co.
Camden, N. J.

W. Stanley Bouse, Secretary
Long Branch Trust Co.
Long Branch, N. J.

G. A. Kress, Secretary
South Amboy Trust Co.
South Amboy, N. J.

William C. Boyer, Vice President
Boardwalk National Bank
Atlantic City, N. J.

James A. Sweeney, Secretary
Paterson Savings Institution
Paterson, N. J.

Walter D. Cameron, President
Paterson National Bank
Paterson, N. J.

David J. Connolly, Vice President
Federal Trust Company
Newark, N. J.

Frank E. Dunker, Exec. V. President
Newton Trust Company
Newton, N. J.

Raymond F. Vanderhoff, 2nd Vice President
Fidelity Union Trust Co.
Newark, N. J.

Thomas C. Wallace, Exec. Vice President
West Side Trust Co.
Newark, N. J.

George S. Groff, Vice President
National Bank of Ocean City
Ocean City, N. J.

Of incalculable help was the untiring work done by Armitt Coate, the State Secretary of the New Jersey Bankers Association. The recollection of the activities of bankers in Essex, Bergen, Passaic, and Hudson County, and, down through the State to intervening counties with outstanding examples as Warren, Atlantic, Cape May, Cumberland and Gloucester, will not soon be forgotten by those who were directly associated with the great selling campaign in which so many were active. Names of many intrigue the memory of all, each in his way giving his talents and devotion to a cause that was a challenge to every American. May the good works recorded in our respective counties remain alive in the minds of our neighbors and friends throughout the year.

Respectfully submitted,

WILLIAM J. DWYER

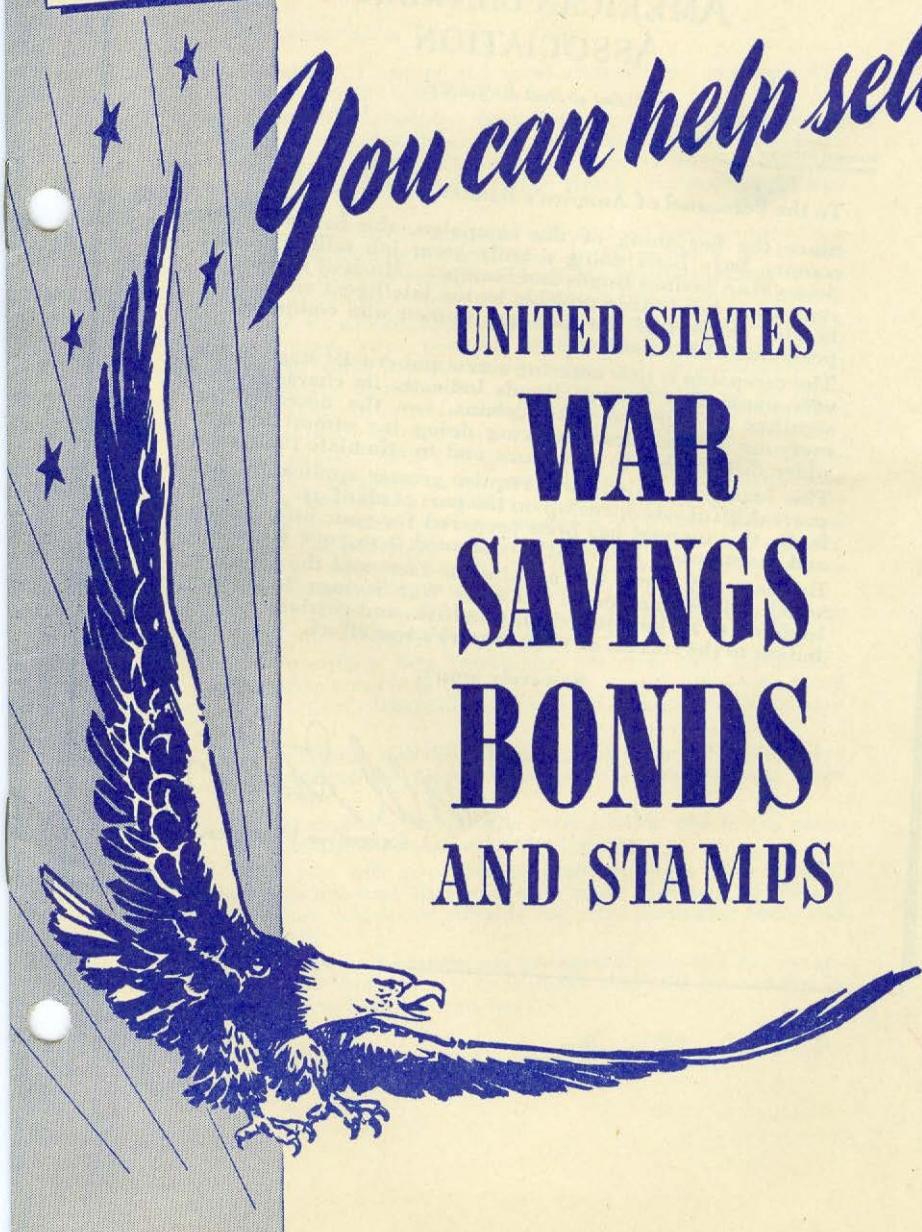
STATE CHAIRMAN, A.B.A. WAR BOND COMMITTEE

NEW JERSEY BANKERS ASSOCIATION

To every
Bank Staff
member —

You can help sell

UNITED STATES
**WAR
SAVINGS
BONDS
AND STAMPS**



THE
AMERICAN BANKERS
ASSOCIATION

22 East 40 Street, New York, N.Y.

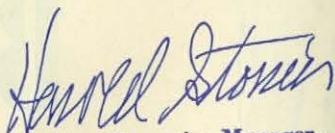
HAROLD STONIER
EXECUTIVE MANAGER

To the Personnel of America's Banks:

Since the beginning of the campaign, the banks of the country have been doing a truly great job selling United States War Savings Bonds and Stamps. Much of this proud record has been made possible by the intelligent and whole-hearted support of the men and women who comprise the personnel of the banks.

The campaign is now entering a new and crucial stage. The very name War Savings Bonds indicates its character and signifies its purpose. It explains, too, the necessity for everyone in American banking doing his utmost to give wider distribution to the bonds and to stimulate their sale. This increased activity will require greater application and more skillful salesmanship on the part of all of us. Accordingly, this manual has been prepared for your information and assistance. I earnestly commend it to your attention. By means of it you will acquire the facts and the direction which will enable you to sell more War Savings Bonds and in doing so make a practical, unselfish, and patriotic contribution to the success of your country's war effort.

Sincerely yours,



Executive Manager.

A WAR MESSAGE TO THE BANKERS OF AMERICA



Fellow Americans:

The success of one of the most vital of our country's war efforts is in your hands.

To date, your unstinted contributions to the United States War Bond program have been magnificent. You have been doing a proud job. What you did even before the outbreak of war has become one of the finest testimonials to our Democratic Way.

That over 14,000 commercial and savings banks—without a cent of compensation—voluntarily launched a great and successful drive to sell War Bonds is a glowing tribute to the quality of the patriotism of America's financial institutions. Now that we are engaged in a struggle for our very existence as a Nation, your position as financial counselors to the people in your community automatically has assumed an even greater significance . . . and automatically an even greater responsibility for continued and mounting contributions. This, I know, you accept gladly, proudly.

In the pages which follow, the War Savings Staff of the Treasury Department, in conjunction with the American Bankers Association, outlines the form and develops various suggestions which can be considered vital to a coordinated plan for the promotion of United States War Bonds and the successful accomplishment of the aims of the program. These aims are worth repeating here:

1. To help pay for the stupendous production of war equipment required for Victory.
2. To siphon into productive channels that portion of America's *current income* which would otherwise flood the Nation's financial arteries with disastrous inflationary cash.
3. To create individual backloggs of financial security for use during the period of industrial readjustment after the war.
4. To create a nationwide saving habit which will serve the country's banks long after the war.

I know you will give these promotion plans your careful consideration and that you will make full use of all the suggestions which are suitable for your particular bank and community.

In closing, may I express my personal thanks for the exceptional contributions you have made and will be making in the future to help win this war.



Secretary of the Treasury

AMERICA'S GOAL!



To help finance America's all-out war effort 1 billion dollars must be invested in War Bonds every month by the American people.

Each State has its quota and each individual has his—at least 10% of his earnings or his income. Exactly what percentage each person is able to invest depends on his own unselfish appraisal of not how little he can save but of how much he can get along without.

The *average*, however, cannot be less than 10% of income for all Americans if we are to gain VICTORY.

Many will be able to save more than 10%.

Some, with unusual circumstances, will not be able to save as much right away.

The important thing is to start saving in War Bonds and Stamps NOW—and to increase the amount of saving every pay day possible.

HOW IS THE SALE OF BONDS AND STAMPS BEING STIMULATED?

Publicity

The Treasury Department in putting before the public the facts about War Savings Bonds and Stamps is using speakers, radio broadcasts, motion pictures, posters, the press, and other mediums of publicity and education. This publicity has been made possible by the cooperation of various groups and individual organizations and does not represent paid advertising so far as the Treasury Department is concerned. Newspaper and periodical advertising paid for by groups of banks and by individual banks, for example, has described the bond series and stamps and has publicized the banks' efforts to increase sales. Commercial organizations are assisting in the same manner, and various associations have sponsored representatives of the Treasury Department as speakers on the radio. The Boy Scouts of America have distributed more than one million War Savings posters. Labor groups have been generous in their cooperation.

Official Organization

There has also been built up, on a geographical basis, a country-wide official organization to further the sale of War Savings Bonds and Stamps. In every State there have been appointed a State Administrator and one or more Deputy Administrators who act as direct representatives of the Treasury Department. A State Committee has been established by the Secretary of the Treasury, upon recommendation by the State Administrator, and the Governor of the State has in each case been invited to serve as honorary chairman. This Committee devises ways and means of spreading information about the War Savings Program to advance the sale of bonds and stamps. Local committees, similar to the State Committee, are formed in every political subdivision by the State Administrator, so that each county, city, and town will eventually have its committee ready to

give out information about War Bonds and Stamps and to help in their distribution and sale.

One of the most important and effective activities of the State and local committees has been the establishing of pay-roll savings plans in companies that employ large numbers of men. It was recently estimated that over 90,000 concerns with a total of approximately 20,000,000 employees had pay-roll savings plans in operation. This plan of voluntary savings is so practical and desirable that the Treasury Department is encouraging its further adoption by authorizing corporations to act as issuing agents of War Bonds in sales to their own employees.

Voluntary Organization

The matter of reaching the public with information about the War Savings campaign is also being approached from another angle. Representatives of the Treasury Department are visiting executives of Nation-wide voluntary associations, such as labor unions, business, trade, vocational, patriotic, service, religious, and fraternal societies, to enlist their aid. When a group of this type agrees to cooperate in promoting the sale of bonds and stamps, its name is given to the State and local committees. Each local committee is thus able to avail itself of the assistance of the voluntary organization's branch in that particular locality.

Pledge Campaign

Through the State and local groups of volunteer workers, the War Savings Staff of the United States Treasury Department has organized a Nation-wide, house-to-house canvas. The purpose of this canvas is to secure a signed pledge of cooperation from every receiver of regular income in America—a pledge assuring that each person gainfully employed will systematically buy War Savings Bonds for the duration of the war, through pay-roll savings plans, bank-draft plans, or some other form of systematic investment. Details of a plan for following up each person who pledges are being worked out.

BANK EMPLOYEES' PART IN BOND SELLING

According to the Treasury Department's formal announcements, "Series E bonds may be purchased for cash at post offices and at many other agencies, *including banks* and savings and loan associations. They also may be bought by mail from the Treasurer of the United States or any Federal Reserve Bank. Series F and Series G bonds may be purchased, either in person or by mail, from any Federal Reserve Bank or from the Treasurer of the United States. *Banking institutions may take orders for these bonds.*"

Creating the desired volume of War Bond sales through banks calls for wholehearted effort from all of the thousands of bank staff members. It demands the active, intelligent, and efficient cooperation of the officers, tellers, bookkeepers, and clerks in every institution, who must capitalize upon the countless personal contacts they have with prospective purchasers. Most staff members, regardless of their positions, have numerous opportunities day in and day out to plant facts in the minds of people who have confidence in them—facts which should be effective in persuading the public to lend part of its income direct to the Government. You are one of the 268,000 bank staff members who collectively have more or less direct contact with over 50 million bank customers. You should use these valuable personal contacts to assure the success of the financing program, to sell bonds, and to help win the war.

MECHANICAL OPERATIONS—ORDERS AND DELIVERIES

Policies of your own bank and the system of bond selling and delivering adopted by your institution will, of course, govern your individual actions and the extent of your participation in promoting War Bond sales in your office. This policy and operating information, so essential to intelligent effort, undoubtedly has been or will be discussed with you by your officers. Answers to the follow-

★ OUTLINE OF ESSENTIAL FACTS ABOUT WAR SAVINGS BONDS ★

	<i>Series E</i>	<i>Series F</i>	<i>Series G</i>																																												
<i>Type of Bond</i>	Appreciation Bond Registered Not transferable Taxable as to income by Federal Government only. Subject to estate, inheritance, gift, or other excise taxes.	Appreciation Bond Registered Not transferable Taxable as to income by Federal Government only. Subject to estate, inheritance, gift, or other excise taxes.	Current Income Bond Registered Not transferable Taxable as to income by Federal Government only. Subject to estate, inheritance, gift, or other excise taxes.																																												
<i>Denominations</i>	\$25 \$50 \$100 \$500 \$1,000 (maturity values)	\$25 \$100 \$500 \$1,000 \$5,000 \$10,000 (maturity values)	\$100 \$500 \$1,000 \$5,000 \$10,000																																												
<i>Dated</i>	First of month in which payment is received by an authorized issuing agent.	First of month in which payment is received by an authorized issuing agent.	First of month in which payment is received by an authorized issuing agent.																																												
<i>Maturity</i>	10 years from issue date	12 years from issue date	12 years from issue date																																												
<i>Interest Rate</i>	Equivalent to 2.9% a year, compounded semiannually, when bond is held to maturity. If redeemed before maturity, the investment yield is less.	Equivalent to 2.53% a year computed on the purchase price, compounded semiannually, if bond is held to maturity. If redeemed before maturity the rate is less.	2.5% a year. Interest is paid semiannually by Treasury check. As this rate is fixed for a 12-year period, if bond is redeemed before maturity a partial refund of interest paid is required.																																												
<i>Prices and Maturity Values</i>	<table style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th><i>Issue Price</i></th> <th><i>Maturity Value</i></th> </tr> </thead> <tbody> <tr><td>\$18.75</td><td>\$25.00</td></tr> <tr><td>37.50</td><td>50.00</td></tr> <tr><td>75.00</td><td>100.00</td></tr> <tr><td>375.00</td><td>500.00</td></tr> <tr><td>750.00</td><td>1,000.00</td></tr> <tr><td colspan="2">(10 years)</td></tr> </tbody> </table>	<i>Issue Price</i>	<i>Maturity Value</i>	\$18.75	\$25.00	37.50	50.00	75.00	100.00	375.00	500.00	750.00	1,000.00	(10 years)		<table style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th><i>Issue Price</i></th> <th><i>Maturity Value</i></th> </tr> </thead> <tbody> <tr><td>\$18.50</td><td>\$25.00</td></tr> <tr><td>74.00</td><td>100.00</td></tr> <tr><td>370.00</td><td>500.00</td></tr> <tr><td>740.00</td><td>1,000.00</td></tr> <tr><td>3,700.00</td><td>5,000.00</td></tr> <tr><td>7,400.00</td><td>10,000.00</td></tr> <tr><td colspan="2">(12 years)</td></tr> </tbody> </table>	<i>Issue Price</i>	<i>Maturity Value</i>	\$18.50	\$25.00	74.00	100.00	370.00	500.00	740.00	1,000.00	3,700.00	5,000.00	7,400.00	10,000.00	(12 years)		<table style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th><i>Issue Price</i></th> <th><i>Maturity Value</i></th> </tr> </thead> <tbody> <tr><td>\$100.00</td><td>\$100.00</td></tr> <tr><td>500.00</td><td>500.00</td></tr> <tr><td>1,000.00</td><td>1,000.00</td></tr> <tr><td>5,000.00</td><td>5,000.00</td></tr> <tr><td>10,000.00</td><td>10,000.00</td></tr> <tr><td colspan="2">(12 years)</td></tr> </tbody> </table>	<i>Issue Price</i>	<i>Maturity Value</i>	\$100.00	\$100.00	500.00	500.00	1,000.00	1,000.00	5,000.00	5,000.00	10,000.00	10,000.00	(12 years)	
<i>Issue Price</i>	<i>Maturity Value</i>																																														
\$18.75	\$25.00																																														
37.50	50.00																																														
75.00	100.00																																														
375.00	500.00																																														
750.00	1,000.00																																														
(10 years)																																															
<i>Issue Price</i>	<i>Maturity Value</i>																																														
\$18.50	\$25.00																																														
74.00	100.00																																														
370.00	500.00																																														
740.00	1,000.00																																														
3,700.00	5,000.00																																														
7,400.00	10,000.00																																														
(12 years)																																															
<i>Issue Price</i>	<i>Maturity Value</i>																																														
\$100.00	\$100.00																																														
500.00	500.00																																														
1,000.00	1,000.00																																														
5,000.00	5,000.00																																														
10,000.00	10,000.00																																														
(12 years)																																															
<i>Registration can be in</i>	<p>Only</p> <p>(1) the name of one individual, <i>or</i> (2) of two individuals as co-owners. <i>or</i> (3) of one individual and ONE other individual as beneficiary.</p>	<p>(1) In the names of individuals (a) one person alone, or (b) 2 persons as co-owners, or (c) one person with another person as beneficiary.</p> <p>(2) In the name of a private incorporated or unincorporated body (except banks that accept demand deposits) including associations, partnerships, societies, etc.</p> <p>(3) In the name of a public corporation.</p> <p>(4) In the name of a trustee, executor, administrator, guardian, or other fiduciary.</p>	Series G bonds can be registered in the same manner as Series F bonds.																																												
<i>Limitation on Holdings</i>	Owner is limited to \$3,750 (cost price) of Series E bonds issued in his name in each calendar year, including both those in his name alone and those in his name with a co-owner.	Owner is limited to \$100,000 (cost price) of Series F bonds or to \$100,000 (cost price) of Series F and Series G combined, issued in his name in each calendar year, including both those in his name alone and those in his name with a co-owner.	Owner is limited to \$100,000 (cost price) of Series G bonds or to \$100,000 (cost price) of Series F and Series G combined, issued in his name in each calendar year, including both those in his name alone and those in his name with a co-owner.																																												
<i>Redemption</i>	At the option of owner, bond may be redeemed in whole or in part, before maturity, after 60 days from issue date, at fixed redemption values.	At option of owner, bond may be redeemed in whole or in part, before maturity, after 6 months from issue date, at fixed redemption values, on the first of any month, on at least 1 month's notice. Full table of redemption values appears on face of bond.	At option of owner, bond may be redeemed in whole or in part, before maturity, after 6 months from issue date, at fixed redemption values (which are less than the face amount of the bond) on the first of any month, on at least 1 month's notice. Full table of redemption values appears on face of bond.																																												
<i>Safekeeping</i>	Will be held without charge by Federal Reserve banks, if desired.	Will be held without charge by Federal Reserve banks, if desired.	Will be held without charge by Federal Reserve banks, if desired.																																												

ing questions should contain many of the facts with which you should be thoroughly conversant. The space after each question should be used by you for such notes as you might need for occasional review or ready reference.

Where are War Bond order forms available? Are they at all windows, and are they to be filled out there or just handed to customers?

Are order forms (signed) to be accepted by all window and counter employees or others inside and outside the bank, or are they to be accepted only by one or several designated key persons?

Who are the "key persons," where are they located, and have arrangements been made for relief, so that order takers are always on duty during banking hours?

Does the bank carry a stock of E bonds for immediate delivery? . . . If not, how long (normally) is it before delivery can be made?

What instructions should be given a purchaser concerning the bond delivery system? Should he call back in a few days? . . . Will he receive a mailed notice or a phone call? . . . Will bonds be delivered by mail, or must they be picked up at the bank by the customers? . . . If the latter, just

*where (desk or window) does he call?
Can he authorize someone else to make the pickup?
. . . Can parents pick up bonds for children?*

Is a central file of orders maintained? . . . Can it be used by staff members for checking against undesirable solicitation of customers who have already purchased bonds, . . . or for checking on possibilities of soliciting additional purchases from customers who are clearly able to buy more than is shown on the record?

Are authorizations for periodic deductions (under the so-called bank draft plan) from customers' accounts to be accepted? . . . If so, by whom?

Are deduction authorizations to be limited as to time as well as to amount?

What is the system for putting through War Bond debits to accounts and for control of the timing of the debits?

*How are customers notified of individual debits as they are charged to the accounts?
What happens if an account has not sufficient funds to cover a debit? Or if a War Bond*

debit reduces a balance to a point where checks have to be returned because of insufficient funds?

If a War Bond debit is timed for the tenth of the month and the funds in the account on that date are all uncollected, will the debit be held back a day or two or set aside completely?

SALES POSSIBILITIES AND SELLING TECHNIQUE

Prospective Purchasers

The best prospective purchasers of War Savings Bonds are present bank customers and others who may not have accounts with your bank but who use its window service.

These people should be cultivated. Most of them have not yet come to a full realization of how important it is for them to make bond purchases regularly out of current income.

Know Your Customers

Build friendships, good will, and sales possibilities by knowing your customers better. While it is desirable to know as many facts about as many customers as possible, you can become more intimately, and effectively, acquainted with them if you limit your efforts to a small number of people at a time. Select several customers, or have someone in authority select them for you, and consider them your special clients.

Keep Your Customers' Confidence

In picking up information and using it, be extremely careful to avoid conveying the impression that personal facts are not being treated in the most confidential manner.

If you have no more than a nodding acquaintance with a customer, it may not be advisable for

you to broach the subject of bond purchasing. If, on the other hand, you are so friendly with him that he occasionally talks with you about his affairs, you may very properly make suggestions that should be well received. The best way is to put a suggestion in the form of a question. Ask him what he thinks of the idea or suggestion you are presenting.

Contact Your Customers' Associates

Reach through your present customers to others who should be buying bonds. Who are your customer's associates, his customers, his directors, relatives, neighbors, and other friends?

If a customer introduces the subject to a prospect for you, his endorsement is implied. It gives weight to anything you may say in the follow-up.

Don't overlook treasurers, accountants, bookkeepers, or secretaries who come into the bank with corporation deposits. They are in strategic spots in their organizations and might appreciate information that would help them promote a payroll savings plan among the employees of their companies, or perhaps they have the information but not the urge. It's your job to give them that urge. Use an occasional lunch period to converse with some of these key people who may be in a position to influence others.

Point Your Window Conversations

The numerous and personal contacts you have with customers at the windows should be capitalized upon to a greater degree.

Usually the remarks passed between a teller and a customer at a window are of such a general nature that the only possible result is perhaps a slight feeling on the part of both teller and customer that they have been polite to each other. If the same amount of time were used for specific remarks, actual questions, or direct suggestions relative to

the purchase of War Bonds, the chances are that many actual sales could be made with little or no additional consumption of the teller's operating time. Check yourself on this point. For one day watch closely the polite but unproductive small-talk conversation you have with your customers. Notice how, through habit, you carry on these chats without the slightest interference with your paying, receiving, or other quasi-mechanical functions. Also notice how many opportunities you may have for directed remarks which might result in War Bond sales. Being on the alert and using result-producing conversations can become a habit that will materially increase the total of bond sales, a result far more important than the double check on the weather which is the net result of many conversations now passing through bank lobby windows.

Extra-bank Activities

Your efforts to build up public interest and full public participation in war financing need not be confined to contacts *within* the bank, but may be carried on *outside* the bank, especially in that fertile field commonly termed community activity—religious, charitable, social, and recreational affairs.

Look for Facts

Wherever you go, look for facts which may open the way for War Bond sales. You may overhear something or read some item that will give you a lead to a possible sale. Whatever the facts are, jot them down immediately. If you cannot make complete notes at the moment, write down enough to remind you to amplify them at the first opportunity. If you "wait until tomorrow," the matter will probably slip your mind, or you will forget important points.

If notes you have made concern a sales action or idea which should be considered by someone else, an officer or another member of the staff, turn your information over to the proper person. Your

activity in reporting information items is almost as important as the solicitation of Bond purchase orders.

Be Tactful In actual sales effort, tact is essential. You must not seem to be prying into personal affairs. At the same time you need have no hesitancy about seeking a purchase order from a prospect. If you make it clear to him that a purchase by him is desirable from *his* standpoint, you will be proceeding in a direction that will produce results.

To guard against a tactless or inadequate appeal, see to it that the right man approaches the prospect. In most cases, even junior members of the staff may make the sale, but in many situations a senior member or an officer should take the action.

Be Convincing

To convince a man that it is to his best interests to buy War Bonds is often a relatively simple and easy task. You explain the benefit that will accrue to him and, being intelligent, he agrees with you. He is convinced that he ought to do precisely what you say. At that point, it would seem, your effort to make the sale is completed. The fact, however, that a man knows he ought to do something by no means assures you that he will do it. Even a desire to be patriotic and to adopt a particular course is not enough to start his taking it. The average man shies away from decisive action.

Make the Prospect Act

Often it is procrastination that holds him back. If you urge him to act promptly, he may follow your advice. Some people need and like to be prodded. The best way to get a prospect to act promptly is to commit him definitely to some positive act.

If you are talking with a prospect outside the bank, try to get a promise from him to see you in the office the next morning, and, if possible, at a certain hour. Make a note of the engagement and let him see you make the note. He will then feel definitely committed.

Be Able To Meet Objections

In selling War Bonds, as in selling anything, you are bound to encounter objections advanced by prospects. They may raise sincere, and sometimes insincere, objections to any one or to all of the suggestions you make—the total amount of Bonds they should purchase, the signing of an account charge authorization, the starting of a pay-roll savings plan, the making of regular weekly or monthly payments, the size of the payments, or the building of a reserve for future contingencies.

It would be difficult to outline a specific procedure to meet effectively each of the many kinds or variations of objections that may be advanced, but, for a sound approach toward overcoming all types, you might bear these three time-tested steps in mind:

- 1 Let the prospect state his objection completely.**
- 2 Restate the objection so that he knows you understand it.**
- 3 Justify your proposition by stressing points in its favor that should outweigh those that form the basis of his objection.**

Don't place the prospect on the defensive. Follow his line of reasoning. Supply him with additional facts, and assist him to form a new conclusion. Let him win the argument. You be content to win good will and the *Bond purchase order*.

*Prepared by the American Bankers Association
for the War Savings Staff—June 1942*



The Bloomfield Bank & Trust Company

2 BROAD STREET

BLOOMFIELD, NEW JERSEY

SERVICEMEN'S LETTERS

10 January 1945

The Bloomfield Bank & Trust Co.
to Frank Culeo, Vice President
Bloomfield, New Jersey

Dear Frank,

This is just a little note to thank you all for your kind and generous gesture which made my Christmas this year especially nice. I received the wallet about a week before Christmas and it's just ideal! But that wasn't all - a few days later, another box arrived with just everything imaginable in it. I'm still enjoying it all and my thanks are doubly sincere since all of these unexpected gifts came from such a wonderful group of friends.

Best wishes for a happy and prosperous New Year, and "Thank You" again.

Sincerely yours,
Lillian Conner

Print the complete address in plain letters in the panel below, and your return address in the space provided on the right. Use typewriter, dark ink, or dark pencil. Faint or small writing is not suitable for photographing.



TO: Mr. Cecil R. Berry
to Bloomsfield Bank & Trust Co.
Bloomsfield, New Jersey
U.S.A.

FROM

Pvt. Jas. P. Denninger 12202064
Co A - 311121 SFC. SPC. 2
A.P.O. 35, New York, N.Y.

(CENSOR'S STAMP)

SEE INSTRUCTION NO. 2

(Sender's complete address above)

Dear Mr. Berry -

Dad - January 19.

Now that Christmas and the holidays are all over I want to thank you all for making them a little pleasant with your remembrances. The wallet which you sent was particularly appropriate at this time because just recently, as you know probably also now, the Belgians passed some anti-inflation measures which involves issuing new currency.

Really for some very good reason, they have seen fit to make the notes of the new issue quite large, one of different sizes. The thousand franc note would take two or three of our old dollar bills while the hundred franc note, a little smaller, is still larger than the bills to which we are accustomed. So you can see why I appreciate the new wallet.

After a somewhat tense holiday period because of the counter-attack, we have settled down again and are hoping that the war will not be prolonged too much by recent events. At any rate, it seems to have surprised a lot of us - I know that, as far as I was concerned it would be all over very soon in October. It seems that the Germans always have a few surprises, all of them unpleasant.

Remember me to everyone in the bank,
Sincerely yours Denninger

HAVE YOU FILLED IN COMPLETE
ADDRESS AT TOP?

R E P L Y B Y

V...-MAIL

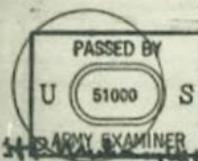
HAVE YOU FILLED IN COMPLETE
ADDRESS AT TOP?

Print the complete address in plain letters in the panel below, and your return address in the space provided on the right. Use typewriter, dark ink, or dark pencil. Paint or small writing is not suitable for photographing.

From:

32059024

14/265 JOHN D. KILROY
765TH ORD (LM) CO.
APO 200 90 POSTMASTER
NEW YORK, N.Y.
10 MAR 65



To:
BLOOMFIELD BANK - TRUST CO
2 BROAD STREET
BLOOMFIELD,
NEW JERSEY

[CENSOR'S STAMP]

See Instruction No. 2

[Sender's complete address above]

(EH - HIYA
FOLKS !)



HAPPY
EASTER

pik

HAVE YOU FILLED IN COMPLETE
ADDRESS AT TOP?

REPLY BY
V---MAIL

HAVE YOU FILLED IN COMPLETE
ADDRESS AT TOP?

dress in the space provided on the right. Use typewriter, dark ink, or dark pencil.
Faint or small writing is not suitable for photographing.

O.C.F. 32 HHS

C.S. AND

FROM

12003000

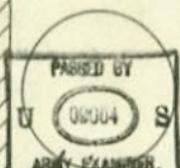
Let James P. Donavan

318th Regt Co. A.P.O. 1346

c/o Postmaster New York N.Y.

(Sender's complete address above)

2-13-44



TO: Bloomfield Bank & Trust Co.

Bloomfield

New Jersey

U.S.A. 15 FEB 1944

SEE INSTRUCTION NO. 2

Hello everybody

I arrived [REDACTED] in England [REDACTED] 2nd
We now quite comfortably settled in Comp. here has been
much to see and do but to-day a Sunday and I am
getting caught up with some of my correspondence.

England is not quite so green a place as I had
expected. Returning to town, of course, had as well as
the civilians here our weekly ration cards. But we are out
in a country village and it is so peaceful that it is
sometimes hard to realize that it is a war zone.

Most of the time the weather is rather cold and damp
but yesterday some of us took a short ride through the
countryside and the weather was glorious. I imagine that the
country around here is quite typical of England with its small
brick houses and neatly trimmed hedges. There are no billboards
which is quite refreshing and when in the winter time the landscape is
decorated with English ivy growing along the fences as well as numer-
ous bright green holly trees with their red berries.

The food is surprisingly good here. We have practically anything
including butter except fresh milk and eggs. To-day we had
fried chicken for dinner and it was excellent. What we miss, of course,
is the ocean, lake, and coast. I'll write you again soon.

Sincerely yours

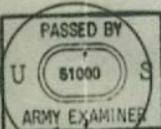
HAVE YOU FILLED IN COM-
PLET ADDRESS AT TOP?

HAVE YOU FILLED IN COM-
PLET ADDRESS AT TOP?

REPLY BY
V...-MAIL

C-3 C-4 C-5

/ Print the complete address in plain letters in the panel below, and your return address in the space provided on the right. Use typewriter, dark ink, or dark pencil. Faint or small writing is not suitable for photographing.



(CENSOR'S STAMP)

TO: MR. HAROLD BROTHERHOOD
10 BLOOMFIELD BANK & TRUST CO.
2 BROAD STREET
BLOOMFIELD, NEW JERSEY

FROM:

32059024
M/Sgt. John D. KILROY
765th ORDNANCE (WD) CO
APO 200, 96 POSTAGE
NEW YORK, N.Y.

SEE INSTRUCTION NO. 2

{ Sender's complete address above }

Somewhere in France:

6 Feb 45

We got paid today - with
frances - each worth :02.0175!

How's everything at the
bapt - Give my regards to Sam - Bob -
ters Sam we get seven packs of cigs
a week @ :05. - could use a little
more than the four bars of candy
they give us tho'.

Regards to all the gang

Jack

HAVE YOU FILLED IN COMPLETE
ADDRESS AT TOP?

REPLY MAIL
V... MAIL

HAVE YOU FILLED IN COMPLETE
ADDRESS AT TOP?

POST OFFICE DEPARTMENT PERMIT NO. 1

No.

PRINT ADDRESS IN LARGE BLOCK LETTERS



CENSORS STAMP

BLOOMFIELD BANK & TRUST CO.
BLOOMFIELD,
NEW JERSEY
U.S.A.

ARMED FORCES MAIL ADDRESS

Pvt. James I. Donavan
(Grade or Rate and Name)
Army Serial Number: 1220284

H. H. A. Det. Com. 1 Regt. 5th Inf.
(Complete Organization Address)

APC: 113 c/o POSTMASTER,
NEW YORK, NEW YORK

June 27.

Hello everybody -

Here's a line to keep you all informed of my whereabouts. I'm now some where in France and getting along fine. It's too bad I can't describe some of my experiences but I'm afraid they will have to wait until after its all over. By that time you will probably have heard so many and read about so many that it will well be very boring.

The weather here has been fine - wonderfully sunny and warm most of the time. It reminds me quite some of the States but is a pleasant change from the cold climate of England. In the past just the scenery as far as I'm concerned has been quite good with plenty of looks all over the place. A couple of times I have been able to visit small French villages where one in a while we can get some wine. However, the national drink right now seems to be cider of which there seems to be a plentiful supply. The usual price seems to be about ten francs per liter which is about 20¢ a quart approximately.

My mail has started to arrive in great quantity now after a long delay. I get it now from two countries - the old U.S. and England. I'd like to know more places it will probably begin to get complicated.

Sincerely Jim

V---MAIL

